

In re:
Rachael Marie Bigelow
Debtor

Case No. 19-14267-pmm
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Aug 27, 2024

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db	+ Rachael Marie Bigelow, 102 Main Street, Glendon, PA 18042-6809
14587614	+ Charr, Attn: Payroll Department, 1635 Airport Road, Allentown, PA 18109-9123
14663364	+++ Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14662178	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14376757	+ HESAA, P O Box 548, Trenton, NJ 08625-0548
14352681	HSBC, PO Box 970, Arlington Heights, IL 60006-0970
14352687	+ NJ Higher Education, PO Box 548, Trenton, NJ 08625-0548
14352689	Phelan Hallinan Diamond Jones, 1617 JFK Blvd Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14352692	The Gallery Home & Gifts, PO Box 77001, Madison, WI 53707-1001

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Aug 27 2024 23:42:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 27 2024 23:42:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14352672	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:02:23	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14371876	+ Email/PDF: ebn_ais@aisinfo.com	Aug 28 2024 00:02:18	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14382056	Email/PDF: bncnotices@becket-lee.com	Aug 28 2024 00:02:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14352673	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 27 2024 23:42:00	Chrysler Capital, Attn Bankruptcy Dept, PO Box 961278, Fort Worth, TX 76161-0278
14352674	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 27 2024 23:42:00	Comenity Bank, Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125
14352675	+ Email/Text: bankruptcy@sccompanies.com	Aug 27 2024 23:42:00	Country Door, 1515 S 21st Street, Clinton, IA 52732-6676
14352676	Email/PDF: creditonebknotifications@resurgent.com	Aug 28 2024 00:00:48	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
14662179	+ Email/Text: Bankruptcy@Freedommortgage.com	Aug 27 2024 23:42:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14352677	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 27 2024 23:42:00	Gettington Customer Service, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14352678	+ Email/Text: bankruptcy@sccompanies.com		

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		Aug 27 2024 23:42:00	Ginnys, 1112 7th Avenue, PO Box 2816, Monroe, WI 53566-8016
14352679	^ MEBN	Aug 27 2024 23:31:55	Hayt Hayt & Landau, Two Industrial Way West, Eatontown, NJ 07724-2279
14352680	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 27 2024 23:42:00	Home Point Financial, Attn Correspondence, 11511 Luna Rd Suite 200, Farmers Branch, TX 75234-6451
14355178	^ MEBN	Aug 27 2024 23:31:56	Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent, 394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362
14365823	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 27 2024 23:42:00	Home Point Financial Corporation, 11511 Luna Road, Suite 300, Farmers Branch, TX 75234-6451
14352682	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 27 2024 23:42:00	IRS, Centralized Insolvency Op, PO Box 7346, Philadelphia, PA 19101-7346
14519230	Email/Text: legaldivision@kheaa.com	Aug 27 2024 23:42:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
14352683	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 27 2024 23:42:00	Kohls Dept Stores, PO Box 3115, Milwaukee, WI 53201-3115
14383988	Email/PDF: resurgentbknotifications@resurgent.com	Aug 28 2024 00:00:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14352684	+ Email/Text: Documentfiling@lciinc.com	Aug 27 2024 23:42:00	Lending Club Corp, 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967
14384216	+ Email/Text: Documentfiling@lciinc.com	Aug 27 2024 23:42:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
14352685	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:42:00	Midland Funding, 320 East Big Beaver, Troy, MI 48083-1238
14365685	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2024 23:42:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14352686	+ Email/Text: bankruptcy@sccompanies.com	Aug 27 2024 23:42:00	Monroe & Main, 1515 S 21st Street, Clinton, IA 52732-6676
14352688	+ Email/PDF: cbp@omf.com	Aug 28 2024 00:20:58	One Main, PO Box 1010, Evansville, IN 47706-1010
14380174	+ Email/PDF: cbp@omf.com	Aug 27 2024 23:40:05	OneMain, PO Box 3251, Evansville, IN 47731-3251
14352690	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:02:20	Portfolio Recovery, 120 Corporate Blvd, Suite 100, Norfolk, VA 23502
14386584	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2024 23:41:49	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14383211	Email/Text: bnc-quantum@quantum3group.com	Aug 27 2024 23:42:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14357259	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 27 2024 23:42:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
14386038	^ MEBN	Aug 27 2024 23:31:59	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14352691	Email/PDF: ais.sync.ebn@aisinfo.com	Aug 28 2024 00:02:21	Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
14352904	^ MEBN	Aug 27 2024 23:32:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14352693	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 28 2024 00:01:57	The Home Depot/CBNA, PO Box 6497, Sioux

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Falls, SD 57117-6497

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2024 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
MICHELLE L. MCGOWAN	on behalf of Creditor Home Point Financial Corporation mimcgowan@raslg.com
ROBERT JOSEPH KIDWELL	on behalf of Debtor Rachael Marie Bigelow rkidwell@newmanwilliams.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Debtor Rachael Marie Bigelow vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com

TOTAL: 8

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:)
Rachael Marie Bigelow) Case No. 19-14267-pmm
aka Rachael Bigelow)
aka Rachael M. Bigelow)
aka Rachael Chamberlain) Chapter: 13
aka Rachael M. Chamberlain)
aka Rachael Marie Chamberlain)

Debtor(s).

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania
United States Bankruptcy Court
Office of the Clerk, Gateway Building
201 Penn Street, 1st Floor
Reading, PA 19601

In the absence of any objection, the Court may enter the Order of Discharge.

Date: August 27, 2024

For The Court

Timothy B. McGrath
Clerk of Court